

**What is Claimed is:**

1. A system for providing remote access to a automated financial transaction machine, comprising:

an automated financial transaction machine having a magnetic card reader; receiving means for receiving data transmitted via a electromagnetic waves, the receiving means being operatively and electrically connected to the magnetic card reader;

a remote access unit having a memory configured to store user identification data and a low-power transmitter adapted to transmit the user identification data to the receiving means, the remote access unit further having a manually-operated transmit button and a controller, responsive to the transmit button, to controllably retrieve user identification data from the memory and transmit the user identification data from the low-power transmitter.

2. The system as defined in claim 1, wherein the automated financial transaction machine is an automatic banking machine.

3. The system as defined in claim 1, wherein the user identification data includes an financial account number.

4. The system as defined in claim 1, wherein the receiving means receives electromagnetic data in a wavelength selected from the group consisting of:

radio frequency;  
ultrasonic; and  
infra-red.

5. The system as defined in claim 1, wherein electronic circuitry that carries out the functionality of the remote access unit is contained within a single integrated circuit.

6. The system as defined in claim 1, wherein the remote access unit includes means for formatting the user identification data into a data packet for transmission to the receiving means.

7. The system as defined in claim 1, wherein the remote access unit further includes a second transmit button.

8. The system as defined in claim 7, further including means responsive to the transmit button and the second transmit button for determining a function to identify by the transmitter.





14. The method as defined in claim 11, wherein the step of transmitting a low-power electromagnetic signal includes transmitting a low-power radio frequency signal.

15. A system for providing remote access to a automated financial transaction machine, comprising:

an automated financial transaction machine;

receiving means for receiving data transmitted via a electromagnetic waves;

a remote access unit having a memory configured to store user identification data and a low-power transmitter adapted to transmit the user identification data to the receiving means, the remote access unit further having a manually-operated transmit button and a controller, responsive to the transmit button, to controllably retrieve user identification data from the memory and transmit the user identification data from the low-power transmitter.

16. The system as defined in claim 15, wherein the automated financial transaction machine includes a magnetic card reader.

17. The system as defined in claim 16, wherein the receiving means is operatively and electrically connected to the magnetic card reader

18. A computer readable storage medium containing program code for controlling the operation of a system for providing remote access to a automated financial transaction machine, the system comprising:

an automated financial transaction machine;

receiving means for receiving data transmitted via a electromagnetic waves;

a remote access unit having a memory configured to store user identification data and a low-power transmitter adapted to transmit the user identification data to the receiving means, the remote access unit further having a manually-operated transmit button and a controller, responsive to the transmit button, to controllably retrieve user identification data from the memory and transmit the user identification data from the low-power transmitter.

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